

**STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
CONSUMER SERVICES DIVISION**

IN THE MATTER OF DETERMINING
Whether there has been a violation of the
Mortgage Broker Practices Act of Washington by:

GOLDEN PACIFIC HOMES, DBA PACIFIC HOME
MORTGAGE, AND TAMMY L. MEYER,
DESIGNATED BROKER

Respondents.

NO. C-03-192-04 FO01

FINAL ORDER

I. DIRECTOR'S CONSIDERATION

A. Default. This matter has come before the Director of the Department of Financial Institutions of the State of Washington (Director) pursuant to RCW 34.05.440(1). On September 1, 2004, the Director through her designee Consumer Services Division Director and Enforcement Chief Chuck Cross entered a Statement of Charges and Notice of Intention to Enter an Order to Revoke License, Impose Fine and Collect Investigation Fee, and Prohibit from Participation in the Industry (Statement of Charges). A copy of the Statement of Charges is attached and incorporated into this order by this reference. The Statement of Charges was accompanied by a cover letter dated September 7, 2004, a Notice of Opportunity to Defend and Opportunity for Hearing, and blank Applications for Adjudicative Hearing for Golden Pacific Homes and Tammy Meyer, the owner and designated broker. The Department of Financial Institutions of the State of Washington (Department) served the Statement of Charges, cover letter dated September 7, 2004, Notice of Opportunity to Defend and Opportunity for Hearing, and blank Applications for Adjudicative Hearing on Respondents Golden Pacific Homes and Tammy Meyer by Federal Express on September 8, 2004. Neither Golden Pacific Homes nor Tammy Meyer requested an adjudicative hearing within twenty days after service as required by Department rule WAC 208-08-050.

1 B. Record Presented. The record presented to the Director for her review and for entry of a
2 final decision included the Statement of Charges, cover letter dated September 7, 2004, Notice of
3 Opportunity to Defend and Opportunity for Hearing, blank Applications for Adjudicative Hearing for Golden
4 Pacific Homes and Tammy Meyer, and documentation of service.

5 C. Factual Findings and Grounds For Order. Pursuant to RCW 34.05.440(1), the Director
6 hereby adopts the Statement of Charges, which is attached hereto.

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8 II. FINAL ORDER

9 Based upon the foregoing, and the Director having considered the record and being
10 otherwise fully advised, NOW, THEREFORE:

11 A. IT IS HEREBY ORDERED, That:

- 12 1. Respondent Golden Pacific Homes' licenses to conduct the business of a Mortgage Broker
 be revoked; and
13 2. Respondent Tammy L. Meyer be prohibited from participation in the conduct of the affairs of any
14 licensed mortgage broker, in any manner, for a period of five (5) years; and
15 3. Respondents maintain records in compliance with the Act and provide the Department with the
16 location of the books, records and other information relating to Respondent's mortgage broker
17 business, and the name, address and telephone number of the individual responsible for
 maintenance of such records in compliance with the Act

18 B. Reconsideration. Pursuant to RCW 34.05.470, Respondents have the right to file a
19 Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition must be
20 filed in the Office of the Director of the Department of Financial Institutions by courier at 150 Israel Road
21 SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia, Washington 98504-1200,
22 within ten (10) days of service of the Final Order upon Respondents. The Petition for Reconsideration shall
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1 not stay the effectiveness of this order nor is a Petition for Reconsideration a prerequisite for seeking judicial
2 review in this matter.

3 A timely Petition for Reconsideration is deemed denied if, within twenty (20) days from the date the
4 petition is filed, the agency does not (a) dispose of the petition or (b) serve the parties with a written notice
5 specifying the date by which it will act on a petition.

6 C. Stay of Order. The Director has determined not to consider a Petition to Stay the
7 effectiveness of this order. Any such requests should be made in connection with a Petition for Judicial
8 Review made under chapter 34.05 RCW and RCW 34.05.550.

9 D. Judicial Review. Respondents have the right to petition the superior court for judicial
10 review of this agency action under the provisions of chapter 34.05 RCW. For the requirements for filing a
11 Petition for Judicial Review, see RCW 34.050.510 and sections following.

12 E. Service. For purposes of filing a Petition for Reconsideration or a Petition for Judicial
13 Review, service is effective upon deposit of this order in the U.S. mail, declaration of service attached hereto.

14 DATED this 17th day of March, 2005.

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18 STATE OF WASHINGTON
19 DEPARTMENT OF FINANCIAL INSTITUTIONS

20 /s/ _____
21 Gloria Papiez
22 Acting Director
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